

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**JOHN BRONA TURNER III and CRYSTAL  
DAWN TURNER**

**Case No. 10-81357**

S.S. Nos.: xxx-xx-0354 and xxx-xx-6712

Mailing Address: 134 VIRGIE WILDERSON RD, Timberlake, NC 27583-

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Debtors.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 30, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 16, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

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John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# **CH. 13 PLAN - DEBTS SHEET** (MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/29/10

Lastname-SS#: Turner-0354

## RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

## SURRENDER COLLATERAL

Creditor Name	Description of Collateral

## ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**
			**

## REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

## FILED - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

## FILED - SECURED DEBTS a 100%

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wells Fargo		\$9,540	5.00	\$95	\$185.81	2007 Hyundai
Wells Fargo - 1st DOT		\$57,372	5.00	\$574	\$1,117.45	Mobile Home and land
Columbia - 2nd DOT			5.00			Mobile Home and land
Carmel - 3rd DOT			5.00			UCC- Water System

## FILED - SECURED DEBTS a 100%\*

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

## ATTORNEY FEE (Up and paid)

Law Offices of John T. Orcutt, P.C. \$2,433

## SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

## UNSECURED PRIORITY DEBTS

IRS Taxes \$1,616

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

## CO-SIGN PROTECT (Pay 100%\*)

All Co-Sign Protect Debts (See\*) 8% \$5,000

## GENERAL NON PRIORITY UNSECURED

DMI= None(\$0) \$1,600

## PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,527 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 1.70 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

\* = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE

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Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOFTO

## Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

## **CERTIFICATE OF SERVICE**

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s WILLIAM MCDONALD  
\_\_\_\_\_  
WILLIAM MCDONALD

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

Internal Revenue Service (ED)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

CSDDUR  
Post Office Box 530  
Durham, NC 27702-0530

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Debt Recovery Solutions, LLC  
900 Merchants Concourse  
Suite 106  
Westbury, NY 11590-5114

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

Disney's  
c/o Chase  
Post Office Box 15298  
Wilmington, DE 19850-5298

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Ameraccts  
6801 Lake Plaza Drive  
Suite B210  
Indianapolis, IN 46220

Employment Security Commission  
Unemployment Insurance Division  
Post Office Box 25903  
Raleigh, NC 27611-5903

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Brock, Scott, & Ingersoll, PLLC  
108 Giles Avenue, Ste 102  
Wilmington, NC 28403

Internal Revenue Service (MD)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Carmel Financial Corporation, Inc.  
Customer Service  
Post Office Box 1127  
Carmel, IN 46082-1127

North Carolina Department of Re  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Innovis Data Solutions  
Attn: Consumer Assistance  
P.O. Box 1534  
Columbus, OH 43216-1534

Citifinancial  
112 Hillsboro St  
Oxford, NC 27565

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Columbia National Incorporated  
Post Office Box 3050  
Columbia, MD 21045

Person County Tax Collector  
105 South Main Street  
P.O. Box 1701  
Roxboro, NC 27573

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

Private Diagnostic Clinic, PLLC  
P.O. Box 900002  
Raleigh, NC 27675-9000

Quest Diagnostics\*\*  
1901 Sulphur Spring Road  
Halethorpe, MD 21227

RCS Center Corporation\*\*  
PO Box 943  
Brookfield, WI 53008-0943

Sprint\*\*  
Post Office Box 7086  
London, KY 40742-7086

SunTrust  
Recovery Department  
Post Office Box 85041  
Richmond, VA 23285-5041

Teresa Strotler  
4881 Fairview Drive  
Burlington, NC

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Wells Fargo Auto Finance\*  
Asset Recovery Group  
1460 Northwest Vivion Road  
Eastbrook Park  
Kansas City, MO 64118

Wells Fargo Home Mortgage\*\*\*\*  
Post Office Box 14547  
Des Moines, IA 50306-3547